Volume 2: Using the Non-Member Database

Building the Factory

I WANT TO USE MY NON-MEMBER DATABASE

Find out how to

GET THE MOST OUT OF YOUR NON-MEMBER DATABASE!

Data Bootcamp Edition:

Featuring Chris Mulder, Preferred CU

Simple DIY Instructions Inside!

CU*ANSWERS Management Services

Building the Factory

Vol. 2: Using Non-Member Data to Gain New Members, Checking Accounts and Loans

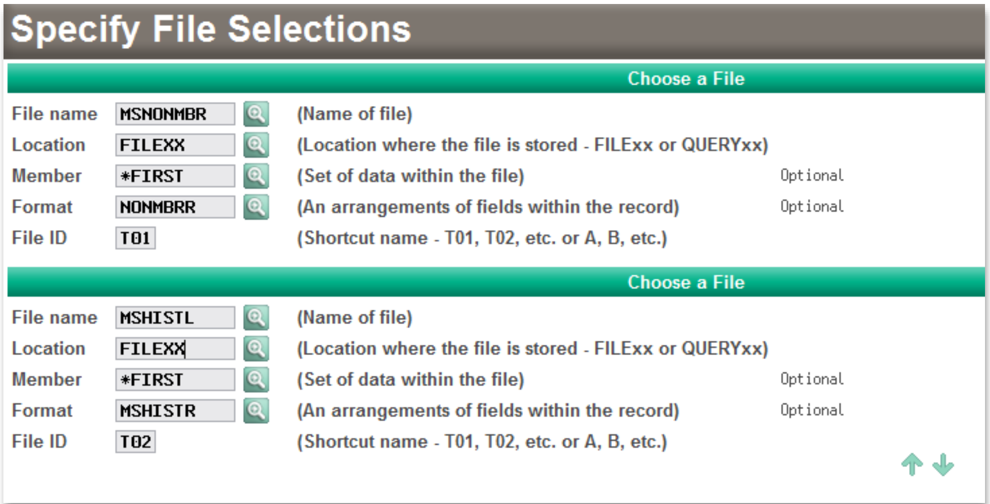
This document and the following volumes are intended to give a credit union a complete road map to execute a marketing campaign. This road map will take the user from the very beginning point all the way through to the end of the process and the evaluation of the campaign. This design will contain all the steps necessary to create the campaign, the steps to follow through to the end using the referenced CU*BASE options to mine the data and track the campaign's success.

What is the Campaign?

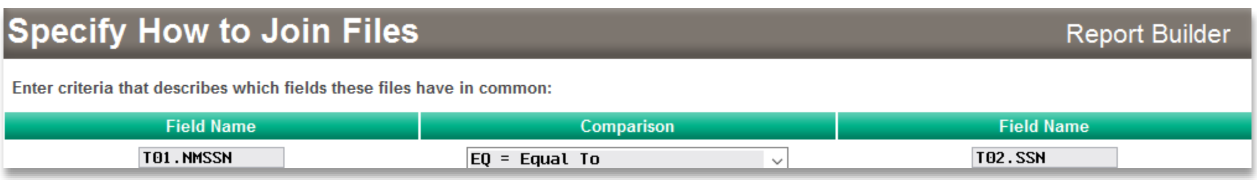
We currently have a database full of information for near members. This data could be from indirect loans, beneficiaries, or those who applied for membership online, but never completed the process of becoming an official credit union member. Many of us have tried doing some direct mailings to non-members from a purchased list. The problem with those lists is we may or may not be a familiar name to them. Why not access a database that has household information for near members, who have already had some sort of interaction with your credit union? This campaign will allow you to reach out to potential members to attain new memberships, checking account, loans, or whatever you would like to market.

How Do I Find the Target Group?

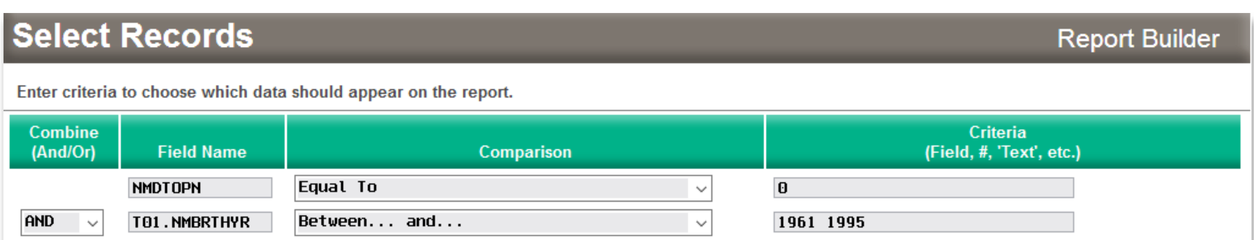
1. To create your mailing list you will need to access Query. Shortcut MNQURY option #1 for Build a Custom Report or Query. Option: 1 = Create
    a. Choose File:
        i. MSNONMBR from FILEXX (nonmember profile information)
        ii. MSHIST (Closed membership master)



b. File Join type = 3/Unmatch Records with primary file. This will remove nonmember records that are attached to closed accounts.
c. Join Files: T01.NMSSN, EQ=Equal to, T02.SSN



2. Choose Records: this is where you have some decisions to make about who you want to target. In this example, we will target all non-members not tied to an open account (this would remove beneficiaries from the list. Depending how you input data on your accounts, the beneficiaries address could be that of the primary account) and those aged 21 to 55 years of age. Other ideas to select from could be zip code, state, age range.



3. Choose Fields: this is where you can select the data you want in your list. Ideas of what to include are: name, address, age and phone number.

Select and Sequence Fields

Type sequence number (0-9999) for the names of up to 500 fields to appear in the report.

Seq	Field Name	Text	Length	Dec
10	T01.NMLNAME	Last Name	15	
20	T01.NMFNAME	First Name	14	
30	T01.NMMIDIN	Middle Initial	1	
40	T01.NMADDR1	Address Line 1	25	
50	T01.NMADDR2	Address Line 2	25	
60	T01.NMCITY	City	20	
70	T01.NMSTATE	State	2	
80	T01.NMZIPCD	Zip code	9	0
90	T01.NMBTDATE	Birth Date (MMDDYY)	6	0
100	T01.NMPHAREA	Phone Area Code	3	0
110	T01.NMPHNUMB	Phone Number	7	0

4. Choose output
   a. Select Database File and Detailed, and press Enter
   b. Name your file (ex: nonmember) and press Enter

Database File Output

File name: NONMEMBER1 — The name of a new or existing file to store your report output
Location: QUERYXX — The storage location for the database file (QUERYxx)
Data set: *FILE — OPTIONAL - A set of data within the file

Data in file: Replace file
For a new file, specify:
Authority: *ALL
Text: List of non-members

   c. Press F3 to run the Query
   d. Name your Query

Session 0 CU*BASE GOLD Edition - Exit this Query

☑ Save query definition
Run: Interactively
Query: NONMEMBER (Name)
Library: QUERYGD (Name)
Text: List of nonmembers aged 21-55
Authority: ○ *ALL ◉ *CHANGE ○ *EXCLUDE ○ *LIBCRTAUT ○ *USE

5. Press Enter: this will run the Query and create your non-member mailing list. You will see a message on the bottom of your screen that says your file was created.
6. Once your report has been created, you will need to File Transfer it to your computer.

What Do I Do with the List?

Once you have your list created you could do a few different things. You could design a postcard and print labels with your list, you could draft a letter for a mailing or even a call campaign. This is a sample of a postcard offering a Make the Switch for a checking account. This one is branch specific with an emphasis on our Greenville and Belding branches (choose Records included zip codes for those areas).

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LOCAL BRANCH LOCATIONS

GREENVILLE BRANCH
534 N. Lafayette
Greenville, MI 48838
Phone: (616) 754-7192

BELDING BRANCH
7473 N. Storey Rd.
Belding, MI 48809
Phone: (616) 794-2505

OTHER BRANCH LOCATIONS:
Grand Rapids, Ludington, Hastings and Kalamazoo

PRODUCTS & SERVICES

- Savings Accounts
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- FREE VISA Debit Cards
- FREE Text Banking
- FREE Mobile Banking App.
- FREE Online Banking & Bill Pay
- Christmas & Vacation Clubs
- Certificate of Deposit
- Platinum VISA Credit Card Rewards
- IRA & HSA Accounts
- Auto, RV & Boat Loans
- Mortgage & Home Equity Loans
- Signature Loans
- Preferred Pay - Person to Person Payments
- 5,000+ Shared Branching Nationwide
- 30,000+ Surcharge FREE ATM's

*Credit restrictions apply. Must qualify for a FREE checking account and complete ten debit card transactions in the first 90 days. Promotion for new FREE checking accounts only. A new FREE checking account is defined as anyone who has not had a checking account with PCU for at least one year. Must be 18 or older. $100 is paid out in the form of a Visa gift card. See a team member for details. Offer subject to change without notice.

Another idea for text:

WE KNOW THAT YOU HAVE SOME GREAT CHOICES WHEN IT COMES TO CHOOSING YOUR FINANCIAL INSTITUTION… BUT OUR NAME IS PREFERRED CREDIT UNION FOR A REASON.

YOU CAN EARN $100 FOR MAKING THE PREFERRED SWITCH. AS YOU CAN IMAGINE THERE ARE SOME RESTRICTIONS, BUT WE PROMISE THEY ARE PRETTY EASY. COME INTO OUR BRANCHES AND LEARN WHY WE WANT TO BE YOUR PREFERRED CREDIT UNION. CHECK US OUT ONLINE AT WWW.PREFERREDCU.ORG OR CALL 1-800-328-4131.

Tactics for Keeping this Data Fresh

If you think this campaign is valuable, then you have a responsibility to keep the database updated. After all, the results will only be as good as the data you put in. So how might you keep the non-member database fresh and valuable?

Collecting Better Data When Adding Non-Members

Throughout the day, non-member records are added for a variety of reasons. Shared branching, adding a joint owner or beneficiary, co-signers on loans, etc. How diligent is your staff when it comes to adding information into the non-member record? Are they copying the primary membership's address information just to fill in the necessary fields? Are they skipping all the non-mandatory fields?

If your teams are doing the bare minimum to get the record in there, coach your team on collecting accurate and additional information on the individual.

Consider Shopping for Leads

Think about buying leads from third parties and then importing them into CU*BASE. This is an easy—albeit not free—way to accumulate a larger pool of individuals to target, and gathering accurate data in bulk.

Discover More!

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